

EXHIBIT C

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

JEAN LIN,

Plaintiff,

07-CV-3218 (Judge Holwell)

-against-

METROPOLITAN LIFE INSURANCE COMPANY,

Defendant.

AFFIDAVIT IN SUPPORT OF DEFENDANT'S MOTION
FOR SUMMARY JUDGMENT

STATE OF CALIFORNIA)
) ss:
COUNTY OF LOS ANGELES)

JUDY HUANG, being duly sworn, deposes and says:

1. I am a Financial Services Representative with Metropolitan Life Insurance Company ("MetLife") (Agency 95L) in its offices in City of Industry, California. I submit this affidavit in support of Defendant's Motion for Summary Judgment on its Counterclaim as a result of the material misrepresentations made by Bang Lin ("Decedent") in his application for life insurance Policy No. 204 126 416 ET (the "Policy") issued on August 31, 2004.

2. I have worked for MetLife for 13 years as a Financial Services Representative.

3. As a Financial Services Representative, I am generally responsible for assisting proposed insureds to obtain financial products offered by MetLife, including but not limited to life insurance. One of my specific responsibilities is to ask proposed insureds questions on their applications for insurance. As part of this responsibility, I read all of the questions and write

down the proposed insureds responses. I also inform proposed insureds that their statements in the application are the basis of any policy issued and that they must answer the questions truthfully and to the best of their ability. As I am fluent in both English and Chinese, I will often translate the questions in Chinese for Chinese clients.

4. On or about August 5, 2004, I personally met with Decedent and Plaintiff to discuss Part I of the application for the Policy. I personally asked Decedent all of the questions on Part I of the application in Chinese (generally using English terms for the diseases). Decedent responded to my questions in Chinese and as I testified at my deposition on February 19, 2008, and indicated in my agent's statement to the company, I recorded his answers as given.

5. Among the questions I asked Decedent was Question 21(d). Question 21(d) states:

Has any person proposed for insurance EVER received treatment, attention, or advice from any physician, practitioner or health facility for, or been told by any physician, practitioner or health facility that he/she had:

Ulcers; colitis; *hepatitis*; cirrhosis; or any other disease or disorder of: the liver, gallbladder; stomach or intestines?

(emphasis added).

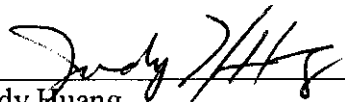
6. Decedent responded, "No," and I marked the "No" box accordingly.

7. Plaintiff was present as I was asking Decedent the questions on the application for the Policy.

8. I explained to Decedent that in signing Part I of the application for the Policy, he was stating that the answers therein were true and correct to the best of his knowledge and belief. Decedent agreed and signed on page 10 on the line for the proposed insured.

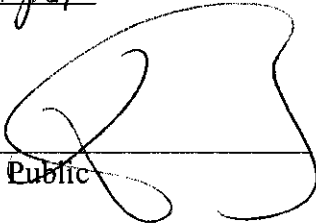
9. The above facts are true and correct to the best of my knowledge and belief.

FURTHER AFFIANT SAYETH NOT.



Judy Huang

Sworn to before me this 8th
day of August 2008



Notary Public

